

## NO OVERDRAFTS AFTER APRIL 1

Eight Local Banks Decide to  
Stop Privilege That Has As-  
sumed Large Proportions..

SAY CUSTOM IS OBSOLETE

INCREASE IN BANKING BUSI-  
NESS DEMANDS CHANGE.

Overdraft privileges at local banks will be a thing of the past after April 1. The eight Salt Lake banks, members of the clearing house association here, Saturday decided to discontinue the privilege of allowing customers to overdraw their accounts after the first of next month, and notices are to be sent out to that effect before March 20.

The eight banks which have entered into the agreement are the National Bank of the Republic, McCormick's Bank, Deseret National, Utah National, State Bank of Utah, Commercial National, Walker Bros. bank and the Utah Commercial & Savings bank. The list includes all banks in Salt Lake handling commercial accounts. The savings banks are alone excepted in the agreement, which would not apply to them in any event.

Overdrawing among local banks has been permitted by the institutions affected since their organization, and during the past few years with the great increase in local banking business the daily overdrafts have amounted to large sums.

The banks of the larger cities of the country abolished the overdraft privilege some time ago, asserting the practice was unsafe for banks and customers alike. Very few banks in western cities at present allow overdrafts as a rule, and the move to abolish the custom here has been under consideration among local bankers for some months.

### Business Outgrows Custom.

"The growth of our business and the natural tendency of bankers throughout the country generally to abolish the practice of allowing overdrafts are practically the only reasons for our decision to restrict the practice here," said Frank Knox, president of the National Bank of the Republic, last night.

"The business of the Salt Lake banks has increased so much during the past few years that the overdraft custom has become a burden and unsafe to continue. We feel that both banks and customers will be better protected if the overdrafting is stopped."

"Salt Lake for several years has been practically the only city of its size in the country where the privilege has been maintained, and it is time to fall in line with the big financial institutions of other cities."

"It is better for a bank and better for a man who wants to borrow money, if the latter goes about it in the regular manner. Banks can afford to give him a lower rate of interest when he borrows money through regular channels than when an overdraft is charged up."

Other bankers substantiated President Knox's statements yesterday, and the agreement goes into effect Monday, April 1.

## MEETING OF YOUNG PEOPLE

Religious Societies, of Various Salt  
Lake Churches Have an En-  
thusiastic Gathering.

An inter-denominational meeting of the Young People's societies of the various Salt Lake churches was held at 7 o'clock last evening at the First Methodist church. The subject discussed at the meeting was "What Is Success?" The meeting was led by Henry Jacobs of the First Baptist church.

Every young person's religious organization in the city was represented, and considerable enthusiasm was shown by the young folk present. The subject and its corollary, "How to Achieve Success," were taken up and discussed with energy. Members of the Young People's societies of other cities were also present, and brought messages to their Salt Lake friends concerning the work of the societies in their cities.

### Easter Flowers

At the Flower Shop, under National  
Bank of Republic.

GEO. J. DWYER, Mgr.

### THE MILLENNIUM.

(Harper's Weekly.)

Senator Foraker tells of a remarkable speech made by an illustrious spellbinder in a western state, wherein the orator gradually working himself into a hysterical condition, exploded his peroration something as follows:

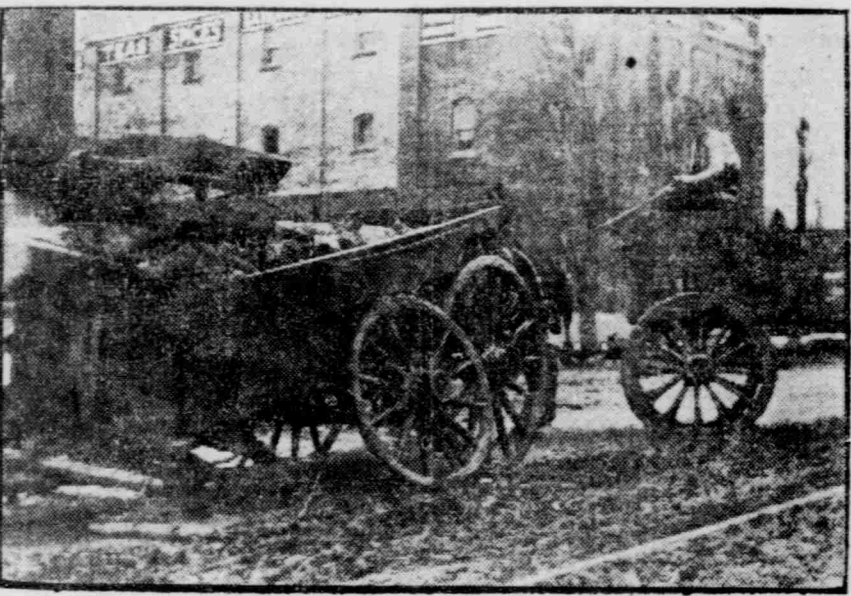
"Fellow citizens, when these principles of ours are triumphant we shall have happiness and prosperity from Maine to California, from Florida to Alaska, from Alpha to Omega."

## Going to College?

This is the question that is asked of most boys when they are about to graduate from high school. Very few are in a position to answer in the affirmative because they do not possess the means to do so. Give YOUR BOY a chance to get a college education. Start a savings account for him when he is young, teach him to save his money and deposit it regularly. Begin at once for it may be the making of your boy.

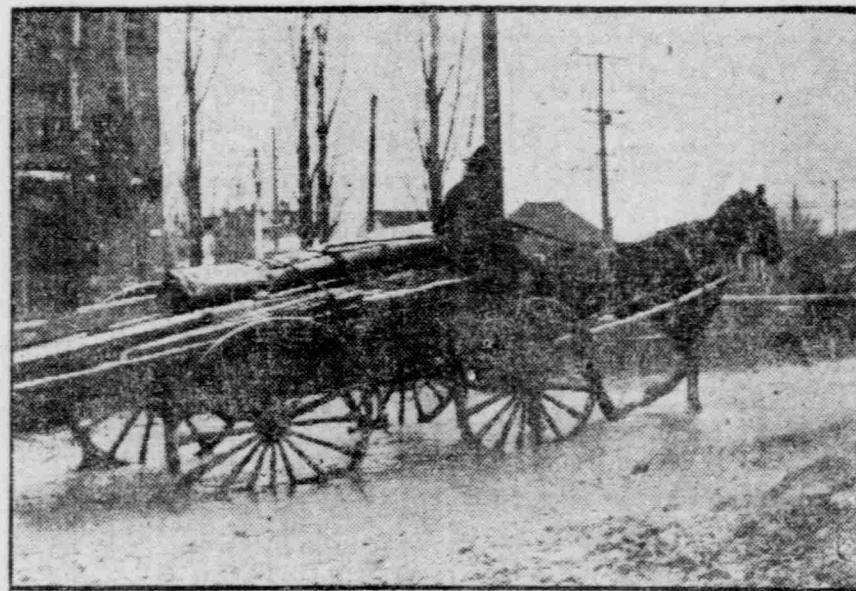
Salt Lake  
SECURITY & TRUST CO.  
Security & Trust Bldg.  
32-34 Main St.  
Capital and Surplus \$300,000.00.

## SHOWING HOW HEAVY COAL WAGON LOOKS AFTER SHORT TRIP ON STATE STREET



Above are several views of a Citizens' Coal company wagon wrecked in State street mud.

For the information of those that have not been able to make personal inspection of South State street recently, The Herald presents with this a few reproductions of photographs taken Saturday. Four of the five views shown are of the Citizens' Coal company wagon that was wrecked near Eighth South street Saturday, and they make clear that the wagon really WAS wrecked, as explained in The Herald yesterday. The wagon broke down at one of the shallowest points of the street. Emerging from the deeper mud, the wagon rolled heavily against the hummock on which it stranded. Careening off the axle, the wagon received a wrench that was too much, even for that stout conveyance, and it went down. One of the steel spindles was snapped off the axle. One of the pictures shows "Captain" Charles Hickmole, returning with another wagon to get the coal. Note that he is carefully avoiding the treacherous sink that wrecked his outfit before, and has his new wagon on the relatively firm ground between the car tracks. Another picture shows how drivers utilize the car tracks in traveling the street, moving between two curbs of soft, sticky mud. The conformation of the street makes it impossible to keep to the car tracks all



ways. Then the driver is confronted with a problem like that of the driver of the single rig, shown in another picture. This

in case. Up in dear old Cache they regard him as the only man that has really done anything for the college. Even Bullen, the war-wise politician; Bullen, the educator; Bullen, the orator, is placed second to Hans.

## LABORER FALLS DEAD.

Joseph Goudry Dies Suddenly at Salvation Army Hotel.

Joseph Goudry, a laborer, 69 years old, fell dead yesterday afternoon at the Salvation Army hotel on Commercial avenue. He had been sick for several days with asthma, but was some better yesterday, and was seated on a bench near the office shortly before 6 o'clock last evening when he fell over dead. The police and the coroner were notified and it was decided that an inquest was unnecessary, as death was undoubtedly due to his attack of asthma. As the dead man was without funds, the body will probably be cared for by the county.

Goudry came from Montreal, Canada, to Salt Lake last fall and has been employed at odd jobs about town since his arrival. He was sick much of the time from frequent attacks of asthma, and was treated by the county physician at the Salvation Army hotel. The Montreal authorities have been communicated with in an effort to ascertain whether or not the dead man has any relatives in that city. He was of a retiring disposition, and the men about the lodging house say they never heard him speak of any of his relatives.

### UNUSUAL.

(Yonkers Statesman.)  
She—She is always talking about her mince pie. Did you ever see anything like that in a mince?  
He—Yes, I saw a shoe button in one once!

## BEWARE OF "DIGESTIVES"

The Only Way to Cure Stomach Disorders is by Strengthening the Digestive Organs.

The ordinary pepsin tablet has ruined more stomachs than all other causes combined. While it gives temporary relief, it leaves the digestive system weaker than ever, and the tablets must be continued with increased frequency.

The only way to permanently cure stomach troubles is by strengthening the digestive organs with a M-I-O-N-A stomach tablet taken before meals. In this way the remedy prepares the stomach for the food and excites the secretion of gastric juices so that, when the food is eaten, the stomach is prepared to digest it.

If M-I-O-N-A was a mere digestive, it would be taken after eating, so as to mix with the food, but then permanent relief would not be gained.

M-I-O-N-A stomach tablets are sold only in a neat metal box, convenient for the purse or pocket, and cost but 50c. F. C. Schramm has seen so many cures made by M-I-O-N-A stomach tablets that he gives a guarantee with every box that the money will be refunded if the remedy fails to give satisfaction. You run no risk in using M-I-O-N-A, for you are sure to be cured at trifling expense, or else your money will be returned.

For sale by  
F. C. Schramm,  
Corner First South and Main Streets,  
"Where the Cars Stop."

## Table Liquors and Liqueurs

Of the very highest order are the only kind we sell.

Select stocks for select trade. The discriminators' choice of all the high-grade ones, which are known to be of medicinal strength and purity.

Is that the kind you'd like?

## SCHRAMM'S

"Where the Cars Stop."

The Great Prescription  
Drug Store.

## LOCAL BRIEFS

JOY TURNS TO MOURNING.—It was the first day St. Patrick's day within the memory of the oldest inhabitant.

SIGNS OF SPRING.—The approach of Easter was heralded yesterday by the appearance of new feminine headgear. One of the popular styles gives the effect of a stoup class hauled in a heavy blow.

JAP MAY RECOVER.—Shibuto, the Jap laborer who has been ill with what is believed to be cerebro-spinal meningitis at St. Mark's hospital for several days, was reported as better late last night.

MRS. HARDIE TO ENTERTAIN.—Mrs. Owen Hardie will entertain the George R. Maxwell W. R. C. post and all W. R. C. ladies and friends at a St. Patrick's day card social at her residence, 129 West Fourth South street, tonight.

F. E. DAVEY BERKEVED.—F. E. Davey, of the general passenger department of the Oregon Short Line, received the sad intelligence of the death of his mother yesterday afternoon, after a lingering illness. The funeral will be held this afternoon from the residence in Siltcoam Springs, Ark. Mr. Davey returned only a few days since from a visit with his parents.

## DEATHS AND FUNERALS.

T. L. Whelan, 39 years old, died last night after a short illness. The remains were taken to O'Donnell's undertaking parlors. Funeral notice later.

N. P. Wilson, brother of C. J. Wilson of this city, died last Tuesday at Elko, Nev. The remains were brought to O'Donnell's undertaking parlors here, where they will be held until funeral arrangements are made. Wilson's parents reside in Los Angeles.

The funeral of Judah F. Howells will be held from the Sixteenth ward meeting house tomorrow at 1:30 p.m. Mr. Howells died Saturday evening at his home in this city. He was 47 years old and leaves a wife and four children.

The funeral of W. R. Patton will be held from the funeral chapel at Evans' undertaking parlors at 2 o'clock this afternoon. Rev. P. A. Simpkin will conduct the services.

## NEW CITY MAP OUT.

R. L. Polk & Co. Issue Excellent Piece of Work.

The new maps of Salt Lake are out. R. L. Polk & Co. have put a new 50-cent and \$1 map on the market showing all the new streets in the city and several proposed improvements. The map measures 8 1/2 inches and is well printed.

### Easter Lilies

At the Flower Shop, under National Bank of Republic.

GEO. J. DWYER, Mgr.

## More of Sweet's London Butter Toffee

Is being sold each day—the natural result of an appeal to the taste of an appreciative public. One of those products which sells itself when once its lusciousness becomes known to lovers of wholesome sweet meat.

Sweet's London Butter Toffee is particularly recommended for Kandy Kids. Its purity makes it best for children to eat. Take a package home with you.

## SWEET CANDY COMPANY

Manufacturing Confectioners

## Getting Ready for Easter

Is the task before men who intend to be with the correctly dressed when that occasion of the year rolls around.

To him who seeks Siegel styles the task becomes all pleasure, even to the pay for what he chooses.

**Siegel's**  
228-230 MAIN.

The Store that Carries the Stock

## Like a Green Bay Tree

Prices will flourish in the vicinity of the Newhouse buildings. Work will start on them within a couple of weeks.

We have the sale of a fine, large piece of Main street property, 330 feet deep, and two blocks from the new business center, which is now earning 6 per cent net on \$30,000. It can be made to pay still more, and meanwhile it will be increasing in value. It is good for investment or speculation.

OFFICE SPACE TO LET  
We have the renting of some of the most desirable office space in the city, situated on the ground floor, in the heart of the business district. We can give you any amount of space your business needs, at a very low figure, considering the advantages.

LOTS ON EASY TERMS  
\$250—For 5-room, pressed brick, west-side. Terms like rent.  
\$250—For 7-room, red pressed brick, East Third South. You'll be surprised at the low price when you see the house but the owner has to leave the city, and will accept the bargain price.

\$250—For 6-room, modern brick, on Jefferson St. Comfortable home.

\$3,500—For fine 7-room home you'll fall in love with as soon as you see it. Lot 75x150 feet, trees, roses, flowers, and lawn. Eleven East.

\$5,500—For new, 7-room, red pressed brick, strictly modern house, with furnace, northeast corner lot. \$1,000 down, balance like rent.

These are just a few samples. We have all kinds of property in all parts of the city. We can suit you.

## STOWE & PALMER

Howard S. Stowe. Eugene B. Palmer.

Suits 214 Herald Bldg. Both phones 4044.

"YOU CAN'T KEEP A GOOD TOWN DOWN."

## The Realty Men

Suits 214 Herald Bldg. Both phones 4044.

"YOU CAN'T KEEP A GOOD TOWN DOWN."

## DUTTON IS PROSTRATED

Alan Lovey's Friend Suffers Nervous Breakdown as Result of Watching at Bedside.

A. H. Dutton, the friend and business associate of the late Alan Lovey, is at Holy Cross hospital under the care of Dr. H. N. Mayo, as a result of nervous strain incident to watching at the bedside of the artist while he lay sick at Reno, Nev. The death of his friend convinced Dutton of the futility of the strain of the Lovey funeral was over his head, and he was taken to the hospital in a dangerous condition and that with perfect rest he will be able to be about in a week or ten days.

NEARING THE CLOSE.  
Possible but Not Probable That House May Adjourn Today.

There is a possibility that the house may adjourn sine die today. If it does, the hour will be late. In all events, the universal opinion is that a night session will be held and that the end will come Tuesday at the latest. The appropriation bill will hold first rank, of course.

Some of the members of the house store by the judgment of the committee of which Mr. Kuchler is chairman and the committee will in the main, be accepted. Naturally, there will be amendments, and it is on the number and importance of those that the length of the session will depend.

All appropriations bills referring to roads and bridges have been placed at the foot of the house calendar, and these will be taken up in successive order. The house calendar was cleared Saturday with the exception of three or four bills, but the sifting committee will have another lot for consideration today. House action from this time forward will be governed largely by the progress made by the senate.

During the closing hours there will be the usual resolutions, serious and semi-serious, and there may be a bit of vaudeville and horseplay. It all depends on the hour when the speaker's gavel falls for the last time.

TEAMS WANTED.  
WILL PAY  
25 CENTS PER TON EXTRA.  
Above present hauling rate for lump and but coal, for lots of over, for an indefinite period. Apply at yard, Fifth South and Third West.

CENTRAL COAL & COKE CO.  
EVOLUTION.  
(Chicago Tribune.)

In the course of ages the real traction octopus has developed.

It was a creature in the shape of a man.

Had eight hands.

When this creature traveled in a crowded street car each hand was used in grasping a strap, thus removing most of the weight from its legs.

## MAN'S DUTY TO THE PUBLIC

Frank B. Stephens Gives Interesting Talk at Men's Meeting of the Y. M. C. A.

"Man's Dominion" was the subject of a brief talk given at the Y. M. C. A. fire-side meeting yesterday afternoon by Frank B. Stephens. The speaker said it is not only man's right, but a duty that he owes the community to attain the highest degree of perfection his powers afford. He said that every man should strive to attain the highest goal possible in order that the public as well as himself may derive benefit from his life.

Miss Gertrude Kelly sang very sweetly, and the association quartet rendered several selections. The boy's meeting in the auditorium was addressed by John Weir. Carl and August Anderson furnished special music.

S. D. Evans.

Undertaker and embalmer, removed to new location, 48 South State street.

28 MAIN ST.

NOT ST. PATRICK'S DAY, BUT EMOLA FINISH

That makes him feel so good, not because it is green, as it comes in six different colors—but because he has found that for floors or any surface where a durable elastic and brilliant finish is desired it has no equal.

Morrison, Merrill & Company,

28 Main Street.

Bell Exchange 9. Ind. 501.